

Information to identify the case:

Debtor 1	Phillip T Jackson	Social Security number or ITIN	xxx-xx-2253
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Elizabeth A Kolb Jackson	Social Security number or ITIN	xxx-xx-8516
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Virginia		Date case filed for chapter	7 6/28/19
Case number: 19-12134-BFK			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Phillip T Jackson	Elizabeth A Kolb Jackson
2. All other names used in the last 8 years		aka Elizabeth K Jackson
3. Address	1083 Mountain View Road Fredericksburg, VA 22406	1083 Mountain View Road Fredericksburg, VA 22406
4. Debtor's attorney Name and address	Tommy Andrews Jr. Tommy Andrews, Jr. P.C. 122 North Alfred St. Alexandria, VA 22314	Contact phone (703) 838-9004 Email: andrews@andrewslaw.net
5. Bankruptcy trustee Name and address	H. Jason Gold Nelson Mullins Riley & Scarborough LLP 101 Constitution Avenue, N.W. Suite 900 Washington, DC 20001	Contact phone (202) 712-2800 Email: jason.gold@nelsonmullins.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	200 South Washington Street Alexandria, VA 22314 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 703-258-1200	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: July 1, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 29, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 1725 Duke Street, Suite 520, Alexandria, VA 22314
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: September 27, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
11. Creditors with a foreign address	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Phillip T Jackson
 Elizabeth A Kolb Jackson
 Debtors

Case No. 19-12134-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: palaciosl
 Form ID: 309A

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 Total Noticed: 69

Date Rcvd: Jul 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2019.
 db/jdb

+Phillip T Jackson, Elizabeth A Kolb Jackson, 1083 Mountain View Road,
 Fredericksburg, VA 22406-4429
 14918824 +Advance Financial, 100 Oceanside Drive, Nashville, TN 37204-2351
 14918825 +Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14918826 +American Anesthesiology, PO Box 88087, Chicago, IL 60680-1087
 14918827 +American Anesthesiology of VA, PO Box 88087, Chicago, IL 60680-1087
 14918829 +Associated Pathologists, LLC, C/O Pathgroup, PO Box 740858, Cincinnati, OH 45274-0858
 14918830 +Balance Credit, 2550 Cerrillos Rd, Santa Fe, NM 87505-3260
 14918831 +Barry H. Arons, DPM, 6217 Old Keene Mill Ct, Springfield, VA 22152-2379
 14918834 +CBE Group, POB 300, Waterloo, IA 50704-0300
 14918835 +Central Credit Services, LLC, 9550 Regency Square, Jacksonville, FL 32225-8169
 14918836 +Colonial Internal Med Assoc, PO Box 845, Fredericksburg, VA 22404-0845
 14918837 +Credit Control Corp, Po Box 120568, Newport News, VA 23612-0568
 14918838 Creditors Collection Service, Only By Phone, Na, VA 24018-0000
 14918841 +Doctors Care, PA, PO Box 63418, Charlotte, NC 28263-3418
 14918823 +Early Warning Services, 16552 N 90th St., Scottsdale, AZ 85260-1619
 14918817 Equifax Check Services, PO Box 30272, Tampa, FL 33630-3272
 14918820 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 14918846 +Laboratory Corp of America, PO Box 2240, Burlington, NC 27216-2240
 14918847 +Laboratory Corporation of Amer, PO Box 2240, Burlington, NC 27216-2240
 14918848 +Linebarger Goggan Blair & Samp, 309 County Street #201, San Antonio, TX 78209
 14918849 +Mary Washington Medical Group, PO Box 419699, Boston, MA 02241-9699
 14918850 Medical Imaging of Frederick, PO Box 22404, Fredericksburg, VA 22404-0000
 14918851 +Merchants Adjustment Service, Attn: Bankruptcy, 56 North Florida St,
 Mobile, AL 36607-3108
 14918852 +Mobiloans, P.O. Box 1409, Marksville, LA 71351-1409
 14918853 +Mobiloans, LLC, Attn: Bankruptcy, Po Box 1409, Marksville, LA 71351-1409
 14918854 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14918855 +National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023,
 Hutchinson, KS 67504-3023
 14918856 +National Debt Relief, 11 Broadway, Suite 1600, New York, NY 10004-1462
 14918858 +ODC Recovery Services, 2300 Fall Hill Ave, Fredericksburg, VA 22401-3343
 14918859 +OneMain Financial, 9815 Jefferson Davis HWY, Fredericksburg, VA 22407-9422
 14918861 +Pathgroup, PO Box 740858, Cincinnati, OH 45274-0858
 14918862 +Pathology Assoc of Fred, PO Box 100559, Florence, SC 29502-0559
 14918863 +Penn Credit, PO Box 69703, Harrisburg, PA 17106-9703
 14918864 +Primary and Urgent Care, LLC, PO Box 3910, Fredericksburg, VA 22402-3910
 14918865 +Prime Care Family Care, PC, PO Box 845, Fredericksburg, VA 22404-0845
 14918866 +Radiologic Assoc of Fred, PO Box 7819, Fredericksburg, VA 22404-7819
 14918867 +Radius Global Solutions, PO Box 390915, Minneapolis, MN 55439-0911
 14918868 Receivable Solution Inc, POB 21808, Charlotte, NC 28221-0000
 14918869 +Regfinsc, 708 Bultman Drive, Sumter, SC 29150-2517
 14918870 +Regional Acceptance, 10433 Midlothian Tpke, Richmond, VA 23235-4407
 14918873 +Safe Federal Credit Un, Po Box 2008, Sumter, SC 29151-2008
 14918875 +Select Portfolio Servicing, In, P.O. Box 65769, Salt Lake City, UT 84165-0769
 14918877 +Stafford County Treasurer, PO Box 68, Stafford, VA 22555-0068
 14918878 +State of South Carolina, Department of Revenue, POB 2535, Columbia, SC 29202-2535
 14918879 +Suburban Credit Corporation, PO Box 30640, Alexandria, VA 22310-8640
 14918880 +Sumter Ear Nose Throat FPS, 100 N Sumter St, Ste 400, Sumter, SC 29150-4975
 14918881 +Surgical Assoc of Fred, 4548 Empire Ct, Fredericksburg, VA 22408-1939
 14918819 +TransUnion, P.O. Box 2000, Chester, PA 19016-2000
 14918882 +Walter J. Sheffield, PO Box 7906, Fredericksburg, VA 22404-7906

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty

E-mail/Text: tandrews@andrewslaw.net Jul 02 2019 04:25:49 Tommy Andrews, Jr.,
 Tommy Andrews, Jr. P.C., 122 North Alfred St., Alexandria, VA 22314
 tr +EDI: FHJGOLD.COM Jul 02 2019 07:58:00 H. Jason Gold,
 Nelson Mullins Riley & Scarborough LLP, 101 Constitution Avenue, N.W., Suite 900,
 Washington, DC 20001-2133
 14918828 +EDI: PHINAMERI.COM Jul 02 2019 07:58:00 AmeriCredit/GM Financial, Po Box 181145,
 Arlington, TX 76096-1145
 14918832 +EDI: CAPITALONE.COM Jul 02 2019 07:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14918833 E-mail/Text: opsga_usbankruptcy@cashnetusa.com Jul 02 2019 04:27:14 CashnetUSA,
 200 W. Jackson St., Suite 2400, Chicago, IL 60606-6941
 14918816 +Fax: 602-659-2196 Jul 02 2019 09:38:26 ChexSystems, Attn: Consumer Relations,
 7805 Hudson Rd., Suite 100, Saint Paul, MN 55125-1703
 14918839 +E-mail/Text: electronicbkydocs@nelnet.net Jul 02 2019 04:28:14
 Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
 14918842 +EDI: FSAE.COM Jul 02 2019 07:58:00 FirstSource Advantage, LLC, PO Box 628,
 Buffalo, NY 14240-0628
 14918843 +EDI: IIC9.COM Jul 02 2019 07:58:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378

District/off: 0422-9

User: palaciosl
Form ID: 309A

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Total Noticed: 69

Date Rcvd: Jul 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14918845 +EDI: IIC9.COM Jul 02 2019 07:58:00 IC System, 444 Highway 96 East, Box 64794,
Saint Paul, MN 55127-2557
14918844 +EDI: IIC9.COM Jul 02 2019 07:58:00 IC System, PO Box 64437, Saint Paul, MN 55164-0437
14918840 EDI: IRS.COM Jul 02 2019 07:58:00 Department of Treasury, Internal Revenue Service,
Kansas City, MO 64999-0000
14918857 +E-mail/Text: netcreditbnc@nova.com Jul 02 2019 04:29:07 NetCredit,
175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863
14918860 +EDI: AGFINANCE.COM Jul 02 2019 07:58:00 OneMain Financial, Attn: Bankruptcy,
601 Nw 2nd St #300, Evansville, IN 47708-1013
14918871 +EDI: PHINELEVATE Jul 02 2019 07:58:00 RISE Credit, Attn: Bankruptcy, Po Box 101808,
Fort Worth, TX 76185-1808
14918872 +EDI: RMCB.COM Jul 02 2019 07:58:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935
14918874 +E-mail/Text: bcreech@scacollections.com Jul 02 2019 04:28:33 SCA Collections, Inc.,
300 E Arlington Blvd Ste 6-A, Po Box 876, Greenville, NC 27835-0876
14918876 +E-mail/Text: bankruptcy@sctax.org Jul 02 2019 04:28:34 South Carolina Dept of Revenue,
PO Box 2535, Columbia, SC 29202-2535
14918818 E-mail/Text: epr@telecheck.com Jul 02 2019 04:29:35 Telecheck Services, Inc.,
5251 Westheimer, Houston, TX 77056-0000
14918822 E-mail/Text: bkr@taxva.com Jul 02 2019 04:28:52 Virginia Department of Taxatio,
PO Box 2156, Richmond, VA 23218-2156

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14918821* Internal Revenue Service - VA, Centralized Insolvency, P.O. Box 7346,
Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2019 at the address(es) listed below:

H. Jason Gold jason.gold@nelsonmullins.com,
VA19@ecfcbis.com; jgold@ecf.epiqsystems.com; hjg@trustesolutions.net; robert.ours@nelsonmullins.com;
lori.stewart@nelsonmullins.com; alex.reilly@nelsonmullins.com
John P. Fitzgerald, III ustpreion04.ax.ecf@usdoj.gov
Tommy Andrews, Jr. on behalf of Joint Debtor Elizabeth A Kolb Jackson tandrews@andrewslaw.net,
khill@andrewslaw.net; tetiana@andrewslaw.net; erin@andrewslaw.net; nathan@andrewslaw.net
Tommy Andrews, Jr. on behalf of Debtor Phillip T Jackson tandrews@andrewslaw.net,
khill@andrewslaw.net; tetiana@andrewslaw.net; erin@andrewslaw.net; nathan@andrewslaw.net
TOTAL: 4